

Borrower Name: Boyd, Jerome
Property Address: 346 Willow Hedge drive Monroeville, PA 15146
Servicer Name: Mr. Cooper / Nationstar
Loan Number: 656062205

Full History

Date	Activity By	Action Taken
01/06/2021 05:30:50 PM ET	Attorney	File Submitted
File Submitted by Albert Reese. The following documents were submitted: Boyd (Loan #656062205) - Borrower Authorization (Added 01-06-2021) Boyd (Loan #656062205) - HAMP Request for Mortgage Assistance (RMA) (Added 01-06-2021) Boyd (Loan #656062205) - Uniform Borrower Assistance Form (Added 01-06-2021) Boyd (Loan #656062205) - Mortgage Assistance Application Form 710 (Added 01-06-2021) Boyd (Loan #656062205) - Financial Statement (Added 01-06-2021) Boyd (Loan #656062205) - Hardship Letter (Added 01-06-2021) Boyd (Loan #656062205) - IRS Form 4506-T (Borrower) (Added 01-06-2021) Boyd (Loan #656062205) - Dodd-Frank Certification (Added 01-06-2021) Boyd (Loan #656062205) - Government Monitoring Data (Added 01-06-2021) Boyd (Loan #656062205) - Nationstar Payment Worksheet (Added 01-06-2021) Boyd (Loan #656062205) - Disability Income / VA Benefits (Added 01-06-2021) Boyd (Loan #656062205) - Social Security Income (Added 01-06-2021) Boyd (Loan #656062205) - Loss Mitigation Order (Added 01-06-2021)		

Date	Activity By	Action Taken
01/11/2021 02:40:25 PM ET	Servicer	File Opened
File Opened by Kristi Berry		

Date	Activity By	Action Taken
01/11/2021 02:44:54 PM ET	Servicer	Message Sent
From: Kristi Berry (Servicer) Message: Hello, The file has been placed into review for a modification. Once there is an update I will let you know. If you have any questions please let me know. Thank you,		

Date	Activity By	Action Taken
01/15/2021 10:00:14 AM ET	Attorney	Message Sent
From: Albert Reese (Borrower Attorney) Subject: Received Message: Thank you for the update and how long does modification review usually take. Let me know if anything else is needed. Thanks again, Annice		

Date	Activity By	Action Taken
01/15/2021 02:59:37 PM ET	Servicer	Message Sent
From: Kristi Berry (Servicer) Subject: RE: Received Message: Hello, The timeframe of the modification depends on how long it takes to get everything we need to complete our review. Once we receive everything we need and the file is accepted by the underwriter there is normally a decision with in 30 days from the time accepted by the underwriter. At this time the file is missing documents. Please provide the following documents and then the file can be placed back into review. -Need borrower to provide updated income documents for other income for \$3288 stated in RMA under other income section. -“Need Borrower to provide completely filled signed taxes of 2018 AND 2019 with all schedules. -Need to provide updated award letter or proof of receipt or bank statement showing deposit for SSI income \$1170 stated in RMA. & Need to provide updated award letter or proof fo receipt or bank statement showing deposit for Pension/retirement/Annuity income \$650 stated in RMA. Received Award letter expired Thank you,		

Date	Activity By	Action Taken
01/15/2021 03:14:09 PM ET	Attorney	Message Sent
From: Albert Reese (Borrower Attorney) Subject: Request sent to borrower Message: Your updated document request has been emailed to the borrower. Please be aware that the debtor states he is exempt from filing taxes. He will supply all other updated information. Thanks again and have a great day, Annice		

Date	Activity By	Action Taken
01/15/2021 04:23:41 PM ET	Servicer	Message Sent
From: Kristi Berry (Servicer) Subject: RE: Request sent to borrower Message: Hello, If the customer is exempt from filing taxes we will need the most recent 4506t completed and we will also need a letter explaining they are exempt. We will then have to execute the 4506t to confirm this information. Thank you,		

Date	Activity By	Action Taken
02/02/2021 01:48:36 PM ET	Attorney	Message Sent
From: Albert Reese (Borrower Attorney) Subject: RE: Request sent to borrower Message: Thank you for the update. I will forward the document to the borrower for completion. Annice		

Date	Activity By	Action Taken
02/05/2021 10:30:40 AM ET	Servicer	Message Sent
From: Kristi Berry (Servicer) Subject: RE: Request sent to borrower Message: Hello, I am following up on the missing documents. Thank you,		

Date	Activity By	Action Taken
02/10/2021 09:21:20 AM ET	Attorney	Message Sent
<p>From: Albert Reese (Borrower Attorney) Subject: Update on Doc Request Message: Good morning,</p> <p>The Debtor has been experiencing some health issues and has just got back to us regarding the document request. Please be advised that he is gathering the documents requested. Please allow additional time for our office to submit this paperwork to you.</p> <p>Thanks in advance,</p> <p>Annice</p>		

Date	Activity By	Action Taken
02/10/2021 11:23:47 AM ET	Servicer	Message Sent
<p>From: Kristi Berry (Servicer) Subject: RE: Update on Doc Request Message: Hello,</p> <p>Please know that if any documents that are already on file that go over 90 days during this time will have to be updated due to the delay in providing required documents.</p> <p>Thank you,</p>		

Date	Activity By	Action Taken
04/13/2021 06:19:21 PM ET	Attorney	Message Sent
<p>From: Albert Reese (Borrower Attorney) Subject: Doc Request Update Message: Attached please find updated bank statements showing all direct deposits of income, The 2021 4506T marked as "EXEMPT" due to Debtor being a 100% fully disabled veteran. Also the 2020 social security award letter. The Debtor has been very ill and recently suffered a stroke. Please review the attached documents and let us know if anything else is needed.</p> <p>Thanks in advance,</p> <p>Annice</p> <p>Attached Files: Boyd (Loan #656062205) - IRS Form 4506-T (Borrower) Update 1 (Added 04-13-2021) Boyd (Loan #656062205) - Most Recent 2 Months Bank Statements (Added 04-13-2021) Boyd (Loan #656062205) - Social Security Income Update 1 (Added 04-13-2021)</p>		

Date	Activity By	Action Taken
04/14/2021 04:03:15 PM ET	Servicer	Message Sent
<p>From: Christina Garza (Servicer) Subject: RE: Doc Request Update Message: Hello,</p> <p>I have submitted the documents for review, However due to the length of time since we requested documents we will more then likely need updated documents. Once the documents are reviewed I will follow up.</p> <p>Thank you</p>		

Date	Activity By	Action Taken
04/15/2021 03:54:40 PM ET	Attorney	Message Sent
<p>From: Albert Reese (Borrower Attorney) Subject: Received Message: Thank you for the update and please let me know.</p> <p>Annice</p>		

Date	Activity By	Action Taken
04/19/2021 04:06:53 PM ET	Servicer	Message Sent
<p>From: Christina Garza (Servicer) Subject: RE: Received Message: Hello,</p> <p>We are still needing the following:</p> <ol style="list-style-type: none"> 1.Need Borrower to provide completely filled most recent signed tax with all schedules. If taxes not filed for 2019 then need 4868 of 2019 along with signed taxes of 2018 . 2.Need borrower to provide supporting income document which borrower had claimed as other income \$ 3200 in RMA or else clear LOE 3.Need to provide updated award letter or proof of receipt or bank statement showing deposit for SSI income \$1170 stated in RMA. Received award letter is expired & received proof for annuity income \$650. 		

Date	Activity By	Action Taken
04/21/2021 11:26:57 AM ET	Attorney	Message Sent
<p>From: Albert Reese (Borrower Attorney) Subject: The borrower is a disabled vet he hasn't filed taxes in over 5 years. He is EXEMPT Message: Regarding #1 about the taxes...</p> <p>The borrower is a disabled vet he hasn't filed taxes in over 5 years. He is EXEMPT. I have forwarded the requested information to the borrower and advised that I need to submit it to Creditor ASAP</p> <p>Thanks in advance,</p> <p>Annice</p>		

Date	Activity By	Action Taken
04/21/2021 05:46:31 PM ET	Servicer	Message Sent
<p>From: Christina Garza (Servicer) Subject: RE: The borrower is a disabled vet he hasn't filed taxes in over 5 years. He is EXEMPT Message: We understand that he is exempt but we need to verify that information. The 4506T that was provided wasn't filled out properly - we need the borrower to fill it out fully and sign, not just put exempt over what he does not want to provide. If he can do that then we can verify with the IRS that he is exempt.</p>		

Date	Activity By	Action Taken
04/28/2021 10:44:51 AM ET	Servicer	Message Sent
<p>From: Christina Garza (Servicer) Subject: RE: The borrower is a disabled vet he hasn't filed taxes in over 5 years. He is EXEMPT Message: Hello,</p> <p>I am following up on the previous request for documents.</p>		

Date	Activity By	Action Taken
05/06/2021 01:29:50 PM ET	Servicer	Message Sent
<p>From: Christina Garza (Servicer) Subject: 3rd request Message: Hello,</p> <p>This is the third request for a fully filled out and complete 4506t.</p>		

Date	Activity By	Action Taken
05/06/2021 01:30:22 PM ET	Servicer	Docs Incomplete Notice
File Rejected by: Christina Garza. Reason: Incomplete Package Due Date: 05-13-2021 Message: <ul style="list-style-type: none">• IRS Form 4506-T (Borrower): need completely filled out and signed		

Date	Activity By	Action Taken
05/08/2021 02:28:48 PM ET	Attorney	Message Sent
From: Albert Reese (Borrower Attorney) Subject: Request sent to client Message: Hello, The request has been sent to the client. Our office will contact him 5/10/21 for a status update. Please allow additional time to complete the request due to the client's ongoing health issues. Thanks in advance, Annice		

Date	Activity By	Action Taken
05/10/2021 03:28:05 PM ET	Servicer	Message Sent
From: Christina Garza (Servicer) Subject: RE: Request sent to client Message: Please obtain the documents as soon as possible, we have been requesting the documents since 4/16/21.		

Date	Activity By	Action Taken
05/17/2021 05:51:50 PM ET	Servicer	Message Sent
From: Christina Garza (Servicer) Subject: RE: Request sent to client Message: Hello, Since we are still waiting for the updated 4506t we need the borrower to fill out this form instead 4506c it is the updated form that the IRS needs. As a reminder this form will need to be returned even if the borrower is exempt so we can verify that they are exempt. Attached Files: Boyd (Loan #656062205) - Form 4506-C (9-2020).pdf (Added 05-17-2021)		

Date	Activity By	Action Taken
05/27/2021 12:14:57 PM ET	Servicer	Message Sent
From: Kristi Berry (Servicer) Subject: RE: Request sent to client Message: Hello, I am following up on the missing documents. Thank you,		

Date	Activity By	Action Taken
05/30/2021 06:19:24 PM ET	Attorney	File Resubmitted
Albert Reese resubmitted file for review: Reason: Completed Package Message: Hello I have forwarded the requested 4506 C to the Debtor and am Uploading the 4506 T. Thanks in advance, Annice Attached Files: Boyd (Loan #656062205) - 4506 T (Added 05-30-2021)		

Date	Activity By	Action Taken
05/30/2021 06:46:41 PM ET	Attorney	Message Sent
From: Albert Reese (Borrower Attorney) Subject: Thank you for your patience Message: Hello, The borrower has been ill and is dealing with numerous medical issues and has been in and out of the hospital. I apologize for the delay in receiving documents. I will get the 4506 C to you asap. Thanks again and have a great holiday, Annice		

Date	Activity By	Action Taken
06/02/2021 08:30:13 AM ET	Servicer	File Opened
File Opened by Kristi Berry		

Date	Activity By	Action Taken
06/02/2021 08:31:49 AM ET	Servicer	Message Sent
From: Kristi Berry (Servicer) Subject: RE: Thank you for your patience Message: Hello, Please provide the document as soon as possible. Also any document that is over 90 days will have to also be updated. Thank you,		

Date	Activity By	Action Taken
06/13/2021 06:30:27 PM ET	Attorney	Message Sent
<p>From: Albert Reese (Borrower Attorney) Subject: 4506 C attahed Message: Hello,</p> <p>The requested 4506 C form is attached. Please update regarding trial/final modification for the Debtor.</p> <p>Thanks in advance,</p> <p>Annice</p> <p>Attached Files: Boyd (Loan #656062205) - 4506 C (Added 06-13-2021)</p>		

Date	Activity By	Action Taken
06/16/2021 10:34:25 AM ET	Servicer	Message Sent
<p>From: Kristi Berry (Servicer) Subject: RE: 4506 C attahed Message: Hello,</p> <p>This document has been sent to our modification department to be reviewed.</p> <p>Thank you,</p>		

Date	Activity By	Action Taken
06/21/2021 05:03:58 PM ET	Attorney	Message Sent
<p>From: Albert Reese (Borrower Attorney) Subject: RE: 4506 C attahed Message: Thank you and please keep us posted on a modification.</p> <p>Annice4</p>		

Date	Activity By	Action Taken
06/22/2021 03:29:52 PM ET	Servicer	Message Sent
From: Kristi Berry (Servicer) Subject: RE: 4506 C attahed Message: Hello, The file is missing documents. - Need completely filled signed & dated taxes of 2019 & 2020 with all schedules. If taxes not filed for 2020 then need 4868 of 2020 along with signed taxes of 2019 with all applicable schedules. -Need borrower to provide income documentation for other source of income \$3200 mentioned in RMA Thank you,		

Date	Activity By	Action Taken
06/22/2021 03:54:39 PM ET	Attorney	Message Sent
From: Albert Reese (Borrower Attorney) Subject: Update from underwriting RE Debtors Exempt Status Message: Per the Debtor he hasn't filed taxes in over 4-5 years. Previous message requested tax returns for 2019-2020. He states he doesn't have tax returns. Please advise. Annice		

Date	Activity By	Action Taken
06/23/2021 01:43:11 PM ET	Servicer	Message Sent
From: Kristi Berry (Servicer) Subject: RE: Update from underwriting RE Debtors Exempt Status Message: Hello, He will need to provide a written letter stating that he is not required to file taxes and the reason he is not required to file. We also still need the income documents for the other income of 3200 listed on the application. Thank you,		

Date	Activity By	Action Taken
06/29/2021 11:07:40 AM ET	Servicer	Message Sent
From: Kristi Berry (Servicer) Subject: RE: Update from underwriting RE Debtors Exempt Status Message: Hello, I am following up on the missing documents. Thank you,		

Date	Activity By	Action Taken
07/12/2021 10:15:08 AM ET	Servicer	Message Sent
From: Kristi Berry (Servicer) Subject: RE: Update from underwriting RE Debtors Exempt Status Message: Hello, I am following up on the missing documents. When can we expect them to be provided? Thank you,		

Date	Activity By	Action Taken
07/19/2021 12:30:48 PM ET	Servicer	Message Sent
From: Kristi Berry (Servicer) Subject: RE: Update from underwriting RE Debtors Exempt Status Message: Hello, I am following up on the missing documents. Thank you,		

Date	Activity By	Action Taken
07/25/2021 02:05:17 PM ET	Attorney	Message Sent
<p>From: Albert Reese (Borrower Attorney) Subject: Info Re needed documents Message: Thank you for following up. I have messaged the Debtor regarding the needed documents, but as I stated in previous messages, he is ill. I will get these documents to you this week hopefully. Just to reiterate you need proof of the \$3100 in income that is his disability and also a letter from him stating that he is exempt from filing taxes? Does it have to be notarized? Please also if possible provide the format that the Debtor should use regarding his exemption statement.</p> <p>Thanks in advance, Annice</p>		

Date	Activity By	Action Taken
07/26/2021 01:53:19 PM ET	Servicer	Message Sent
<p>From: Kristi Berry (Servicer) Subject: RE: Info Re needed documents Message: Hello,</p> <p>No it does not have to be notarized. It just needs to be a letter that he states he is not required to file taxes and for what reason and the years he is not required to file for.</p> <p>Thank you</p>		

Date	Activity By	Action Taken
07/27/2021 03:21:36 PM ET	Attorney	Message Sent
<p>From: Albert Reese (Borrower Attorney) Subject: Documents Requested Message: Attached please find the requested Exemption Letter from the borrower and updated bank statement proof of his XXVA Benefit in the amount of \$3,146.42, commonwealth of pa income for \$150.00, please let me know if any other documents are needed. We are looking forward to approval by underwriting for a trial modification, but hopefully a permanent modification.</p> <p>Thanks in advance, Annice</p>		